

## PAYROLL CARD FEE COMPARISON

Description	UMB	UMB Notes		Central	Central Notes
Branded Card	Visa			Mastercard	
Each Account is FDIC Insured	yes			yes	
Online Statement	free	60 days of history via a secure site		free	13 months available via secure site
Paper Statement	\$2.50 monthly fee	optional; via mail		\$1.50 monthly fee	optional; via mail
Employee can access entire check in one transaction	yes/free	Unlimited Transchecks may be cashed for free at Wal-Mart locations up to \$1,100 (one per visit, per customer). Ace Cashway Express will also cash the Transcheck at no charge. In order to be compliant in all 50 states; the payroll card program must offer pay to the penny at no charge. Any program that does not provide a alternative to access cash in the event that a card is lost or stolen is not a compliant program for payroll card mandate in each of the 50 states.		yes/free	One free transaction per pay period through POS purchase with Cash back; Over the Counter bank teller cash advance; Post Office money order; ACH transfer into a checking account. No need to get a special paper check. All you need is a card and you can get 100% of your pay in cash at any bank teller displaying the MasterCard logo.
ATM Withdrawals	free in-network	Allpoint Network; UMB ATMs		\$1.75 transaction fee + additional fee of ATM owner	Allpoint Network; Central Bancompany location
	\$1.75 transaction fee + additional fee of ATM owner	Out of Network ATM Transaction			Out of Network ATM Transaction
International ATM Withdrawals	\$2.50 transaction fee + additional fee of ATM owner	International ATM Transaction		\$4.00 transaction fee	Available at any ATM that accepts MasterCard.
Point of Sale (POS) using a PIN	yes	Each transaction is 25¢ each.		yes	Employee choice of first transaction is free; additional transactions 25¢ each
Cash Back at POS	yes	Can get cash back at no additional fee.		yes	Can get cash back at no additional fee.
Signature POS	yes	Free		yes	Employee choice of first transaction is free; additional transactions 25¢ each
Toll Free Customer Service phone	yes	Offered both for English and Spanish speaking employees 24/7 live; providing access to Account Balance, Last 5 transactions, Account to Account Transfer and Transcheck load/activation		yes	Both English and Spanish customer service available, toll-free, 24 hours a day for account access including current balance, transaction activity and funds transfer, PIN selection, money transfer, account usage questions and activation.
Monthly Maintenance	free			free	
Overdraft Fee	\$5.00 each			\$5.00 each	
Compliant Paper Check Access	free	The Transcheck feature offers cardholders access to their pay to the penny at no charge when utilizing Wal-Mart and Ace Cashway Express as the cashing entity.			
Post Office Money Order Fee	yes	Any debit card (payroll card) can be used to purchase a Money Order at a US Post office, but due to cash restrictions we do not recommend this as a way to access cash. UMB utilizes the Transcheck Feature which provides employees access to their cash, even if the card is lost / stolen / or not present.		yes	Employee choice of first transaction is free; additional transactions 50¢ each in addition to Post Office fee
ACH Transfer to a Checking Account	free	Unlimited electronic transfers to a bank account		yes	Employee choice of first transaction is free
Over the Counter Cash Advance	yes	\$5.00 charge		yes	Employee choice of first transaction is free; additional transactions \$3.00 each
Interactive Voice Response (IVR)	free	may obtain the last 5 transaction info		free	
Secured Web Site Access	free			free	
Wage Statement Access	no			free	via web
Card Replacement	\$10.00 each			\$10.00 each	
Stop Payment	\$15.00 each				
Live Operator Assistance	\$1.00 per call				

Fees are subject to change without advance notice.

As of 10/16/07